## Frequently Asked Questions Insurance Coordinator Point of View – Edition Two

## ID Cards

1. We've heard that the plan for ID Cards may have changed. Is this true, and if so what's the new plan?

DEI heard from a lot of you regarding how we planned to distribute Security ID cards and Instruction Sheets. As you know, our original plan was to send these cards and sheets to you for distribution. This plan was created due to our concerns about the accuracy of plan holder home addresses.

Based on your feedback and thoughts, we have changed our plan. Passwords will now be mailed via ID Letters (instead of ID cards) to each plan holder and cross-referenced spouse. The address we are using is the address in the Group Health Insurance system. These letters will also contain information and instructions for enrollment. Your involvement will be in the distribution of returned mail only. DEI will forward any returned mail received for your employees to you for distribution. This will take much of the burden of distribution off of your hands.

2. Can you send me a separate list or file of each password so that I have a record of them? My employees may loose their passwords and it would help if I knew what their passwords are.

No, we can't send out separate lists of passwords, BUT, there is a solution that is a part of the system that will solve this concern. It should also be easier for you. If one of your employees looses/doesn't have their password, you (as the IC) can use the "IC capabilities" online. You can find an employee's password and/or reset it for them immediately.

3. What are my "IC capabilities"?

This will be discussed in depth during the IC training. But, just an overview, when you sign on under your social security number, using your password, a screen will be shown that has four options on it:

Work on my information Work on another employee's information Reset password (for another employee) Web enrollment reporting

By clicking on the reset password button, and keying in the employee's Social Security Number, you will first see the employee's current password. If the employee has locked herself or himself out, because they entered the incorrect information more than three times, you must reset

their password. If the employee has simply lost it, you can either reset their password and give them the new one, or tell them what their current password is. So you can give them, at that instant, what they need to enroll. The only thing is that, once the password has been reset, it stays reset. You'll need to tell them that if they find the old password to discard it. It won't be good any longer.

By clicking on the "Work on another employee's information" button, and entering that employee's social security number, you can help them with their elections or key the election in for them. The important thing is that, if you are enrolling another employee, you don't need THEIR password, you only need your own. The security in the system will only let you see or change people who are in your company number.

4. When will the ID Letters be mailed to our employees?

The Department for Employee Insurance will mail the letters around the 15<sup>th</sup> of the month. As noted above, they will be mailed to the home address that is currently on the Group Health Insurance file for the plan holder.

5. What will happen to letters and non-deliverable mail?

ID Letters returned to DEI as non-deliverable will be sent to you, the Insurance Coordinator, in bulk. We estimate they will arrive in your office sometime during the first week of October. The envelopes will be <u>unopened</u> when you receive them.

6. What should we do with the returned mail once we receive it?

If coordinators feel they have correct home addresses for employees, they are welcome to mail them directly to employees' homes. Mailing them to outlying districts or offices will be fine as well. However, it is critical that the ID Letters reach the employee or they will not be able to enroll using the web enrollment system. You should also send an Update form to DEI with the correct address to enable us to update the Group Health Insurance file and notify the carrier of the address change.

7. Will instructions go with each letter?

Yes. The ID Letter itself will contain information and instructions on how to enroll using the web open enrollment system.

8. To what address will DEI send ID Letters for spouses on cross-referenced plans? Letters for cross-referenced spouses will be sent to the address on in the Group Health Insurance file for the plan holder.

9. New Employees that are hired after the ID Letters are generated will also receive an ID Letter, right?

Generally, yes. However, this depends on the date that the employee is hired and the date that their current plan year's coverage begins. As new employee applications are worked in the Health Insurance System at DEI, Web Passwords and letters will be generated and mailed out. However, employees who are hired after the date that open enrollment begins will not receive ID Letters. They will need to enroll for 2006 using a paper application, which should be sent to DEI.

10. Will the ID Letters for new employees be mailed directly to them or to my office for me to mail?

They will be mailed directly to the new employees.

11. What if my employees loose their ID Letters?

Through your access to the web enrollment system, you will be able to reset their passwords and immediately provide them with a new password to use. You may also call DEI to reset the password for you, and then you would need to contact the employee to give him or her their password.

12. What happens if an employee is locked out of the system because he or she entered incorrect sign-on information?

If an employee enters incorrect sign-on information three straight times, he or she will be "locked out" of the system and the password will have to be reset. Again, through your access to the web enrollment system, you will be able to reset their passwords and immediately provide them with a new password to use.

## General

13. One of my employees cross-references with her spouse who is a KTRS retiree. Can she use the web enrollment system to enroll?

Unfortunately, no. This year KTRS and KRS retirees will not be using the internet to enroll for health care coverage. Therefore, those retirees will not have a password generated for them. These individuals must use paper forms to enroll. Those forms cannot be entered on the internet by Insurance Coordinators and must be forwarded to DEI for entry into the system.

14. I have a list of Associate Insurance Coordinator names. What information do you need to have for these individuals and how should I communicate this information to DEI?

The Associate Insurance Coordinator form must be completed to send this information to us. This form requests each AIC's name, social security number, email address and telephone number. Once it is completed, this form must be <u>faxed</u> to DEI. The form should not be emailed because

social security numbers are included. The AIC forms were distributed on Monday of this week.

15. Do I need to complete my information on the AIC form or only information for any Associate Insurance Coordinator?

If you are the current Insurance Coordinator, then we already have your information. You should fill out the form only for any Associate Insurance Coordinators.

16. I'm afraid that I'm going to have a question that you don't answer in the FAQs. Is there going to be information regarding the web enrollment system at Insurance Coordinator training?

Yes, Insurance Coordinator training will cover web enrollment in depth.